

EMPLOYEE TRUST FUNDS, DEPT OF  
801 W BADGER RD  
MADISON WI 53707



DEPARTMENT OF EMPLOYEE TRUST FUNDS  
WISCONSIN RETIREMENT SYSTEM (WRS)  
ANNUAL STATEMENT OF BENEFITS  
January 1, 2008  
IRS Codes: 401(a) & 403(b)

5018-000                      403 F    LASTN  
LASTNAME, FIRSTNAME M  
111 RIGHT OF WAY DR.  
DELAVAN                      WI    53115

Review carefully. The amounts shown reflect our records as of 1/1/2008 and may be subject to corrections. Strict time limits apply to corrections or appeals concerning WRS accounts, service history, earnings, contributions and other records.  
**Keep this document with your important personal records.**

**ACCOUNT INFORMATION**  
**2007 Earnings and Service**

SSN XXX-XX-1111  
Birthdate 5-15-1952

These are earnings and service as reported by your WRS employer for the calendar year just prior to the date of this statement. Earnings and service for Teachers/Judges/Educational Support Personnel are also shown for the fiscal year.

Category	Year	Earnings	Years of Service
TEACHER	2003-04	\$ .00	.00
TEACHER	7/1 TO 12/31/04	\$9,675.72	.33

**Years of Creditable Service as of 1/1/2008**

Category	Before 2000	After 1999	Total Service
TEACHER	7/1 TO 12/31/04	.33	.33
GENERAL	4.13	.15	4.28
EDUCATIONAL SUPPORT PERSONNEL	AS OF 7/1/04	.69	2.21
PROTECTIVE WITH SOCIAL SECURITY	.38	.00	.38

**Total Years of Creditable Service:**

6.03

1.17

7.20

Teachers/Judges/Educational Support Personnel Final Average Earnings and years of service are based on fiscal years. This statement shows both fiscal and calendar year service. See insert for explanation.

**Employee Required Contributions**

Core: 8.5%                      Total employee contributions plus interest as of the date of this statement.

Variable: N/A

	Core	Variable	Total
1/1/2007 Balance	\$23,473.25		\$23,473.25
2007 Interest	\$ .00		\$ .00
2007 Contributions	\$483.79		\$483.79
Adjustment	\$ .00		\$ .00
1/1/2008 Balance	\$23,957.04		\$23,957.04
Non-taxable portion of employee contributions (Investment in Contract):			\$1,418.62

**Additional Contributions**

Core: N/A

Variable: N/A

	Employee Additional		Tax-Deferred		Employer Additional / LTDI	
	Core	Variable	Core	Variable	Core	Variable
1/1/2007 Balance						
2007 Interest						
2007 Contributions						
Adjustment						
1/1/2008 Balance						
Non-taxable portion of employee contributions (Investment in Contract):						

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The enclosed explanation form is important for understanding your Statement of Benefits. Please retain it with your statement.

## RETIREMENT ACCOUNT INFORMATION

### Primary Beneficiary Designation(s) for WRS Required Account

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Automated recording of beneficiary designations began in 1988. If you submitted a designation prior to that time, it is not displayed; however a record of that designation is in your file. If you never filed a designation, standard sequence applies.

### Separation Benefit

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Benefit payable prior to age 55. \$23,957.04

### Death Benefit

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	<u>Active</u>	OR	<u>Inactive</u>
Required Contributions:	\$47,914.08		\$23,957.04
Additional Contributions:	\$ .00		\$ .00
<b>Total:</b>	<b>\$47,914.08</b>		<b>\$23,957.04</b>

**Active** death benefit is the amount payable if you die while employed in a position covered under the WRS.  
**Inactive** death benefit is the amount payable if you die while not employed in a position covered under the WRS.

### Formula Benefit Data

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#### Three Highest Years of Earnings as of 1/1/2008

<u>Year</u>	<u>Earnings</u>	<u>Service</u>	<u>Variable Excess / Deficiency</u>	
1999-00	\$49,790.00	1.00	Employee	\$ .00
1998-99	\$43,181.22	1.00	Employer	\$ .00
1997	\$29,757.44	1.00	Total	\$ .00
\$3,409 Final Average Monthly Earnings				

### Money Purchase Balance

Total required employee and matching employer contributions including interest.

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	<u>Core</u>	<u>Variable</u>	<u>Total</u>
Employee Required Contributions	\$23,957.04		\$23,957.04
Matching Employer Contributions	\$23,957.12		\$23,957.12
<b>Total:</b>	<b>\$47,914.16</b>		<b>\$47,914.16</b>

## RETIREMENT BENEFIT PROJECTIONS

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When you retire you are entitled to the higher of the money purchase or formula retirement benefit amount. Money purchase benefits are based on your money purchase account balance and your age. Formula benefits are based on your age, final average monthly earnings, employment category, years of service, and variable excess/deficiency (if applicable).

The projected monthly money purchase amounts are based on your current money purchase balance shown in section 9. The projected monthly formula benefit amounts displayed are based on your current three high years of earnings shown in section 8 and your service shown in section 2 on this statement. These projections do not include any additional contributions.

The ages shown reflect your earliest possible retirement age and the age when you first can receive an unreduced benefit (no age reduction because of age). The amounts shown reflect the benefit payable under the highest paid option - **paid for your life only**. At retirement you will be given other option choices to protect a beneficiary.

	Age 53	Age 65
Monthly Money Purchase Benefit	\$264 *	\$337 *
Monthly Formula Benefit	\$272 *	\$431 *

\* These monthly amounts are based on your current balances as of 1/1/2008, and assume that you have reached the retirement ages shown on that date.

If you plan to retire within the next 12 months, you must contact the Department of Employee Trust Funds for a retirement packet that includes an estimate and application form.

DEPT. OF EMPLOYEE TRUST FUNDS  
 P O BOX 7931  
 MADISON WI 53707-7931



DEPARTMENT OF EMPLOYEE TRUST FUNDS  
 WISCONSIN RETIREMENT SYSTEM (WRS)  
 ANNUAL STATEMENT OF BENEFITS  
 January 1, 2008  
 IRS Codes: 401(a) & 403(b)  
 ALTERNATE PAYEE

LASTNAME, FIRSTNAME M  
 111 LEFT OF WAY DR.  
 GREEN BAY WI 54302-4305

Review carefully. The amounts shown reflect our records as of 1/1/2008 and may be subject to corrections. Strict time limits apply to corrections or appeals concerning WRS accounts, service history, earnings, contributions and other records.  
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**ACCOUNT INFORMATION**

SSN XXX-XX-9183  
 Birthdate 3-04-1951

**2007 Earnings and Service**

These are earnings and service as reported by your WRS employer for the calendar year just prior to the date of this statement. Earnings and service for Teachers/Judges/Educational Support Personnel are also shown for the fiscal year.

<u>Category</u>	<u>Year</u>	<u>Earnings</u>	<u>Years of Service</u>
NONE REPORTED FOR 2006			

**Years of Creditable Service as of 1/1/2008**

<u>Category</u>		<u>Before 2000</u>	<u>After 1999</u>	<u>Total Service</u>
TEACHER	AS OF 7/1/06	15.24	.18	15.42

**Total Years of Creditable Service:**

15.24      .18      15.42

Teachers/Judges/Educational Support Personnel Final Average Earnings and years of service are based on fiscal years. This statement shows both fiscal and calendar year service. See insert for explanation.

**Employee Required Contributions**

Core: 9.8%      Total employee contributions plus interest as of the date of this statement.  
 Variable: 18.0%

	<u>Core</u>	<u>Variable</u>	<u>Total</u>
1/1/2007 Balance	\$80,422.86	\$94,428.06	\$174,850.92
2007 Interest	\$ .00	\$ .00	\$ .00
2007 Contributions	\$ .00	\$ .00	\$ .00
Adjustment	\$ .00	\$ .00	\$ .00
1/1/2008 Balance	\$80,422.86	\$94,428.06	\$174,850.92
Non-taxable portion of employee contributions (Investment in Contract):			\$446.43

**Additional Contributions**

Core: N/A      **Employee Additional**      **Tax-Deferred**      **Employer Additional / LTDI**  
 Variable: N/A      Core      Variable      Core      Variable      Core      Variable

1/1/2007 Balance						
2007 Interest						
2007 Contributions						
Adjustment						
1/1/2008 Balance						
Non-taxable portion of employee contributions (Investment in Contract):						

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The enclosed explanation form is important for understanding your Statement of Benefits. Please retain it with your statement.

## RETIREMENT ACCOUNT INFORMATION

### Primary Beneficiary Designation(s) for WRS Required Account

RECEIVED 11/26/01

Because of the format of your designation, it is not displayed here. The format was acceptable and has been placed in your file.

### Separation Benefit

Since your former spouse is age 55 or older, you are not eligible for a separation benefit.

<u>Required Contributions</u>	<u>Death Benefit Additional Contributions</u>	<u>Total Contributions</u>
\$174,850.92	\$.00	\$174,850.92

### Formula Benefit Data

#### Three Highest Years of Earnings as of 1/1/2008

<u>Year</u>	<u>Earnings</u>	<u>Service</u>	<u>Variable Excess / Deficiency</u>	
2002-03	\$59,741.00	1.00	Employee	\$14,992.13
2001-02	\$58,115.50	1.00	Employer	\$14,992.13
2000-01	\$56,809.50	1.00	Total	\$29,984.26
\$4,851 Final Average Monthly Earnings				

### Money Purchase Balance

Total required employee and matching employer contributions including interest.

	<u>Core</u>	<u>Variable</u>	<u>Total</u>
Employee Required Contributions	\$80,422.86	\$94,428.06	\$174,850.92
Matching Employer Contributions	\$80,422.88	\$94,427.99	\$174,850.87
Total:	\$160,845.74	\$188,856.05	\$349,701.79

## RETIREMENT BENEFIT PROJECTIONS

When you retire you are entitled to the higher of the money purchase or formula retirement benefit amount. Money purchase benefits are based on your money purchase account balance and your age. Formula benefits are based on your age, final average monthly earnings, employment category, years of service, and variable excess/deficiency (if applicable).

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The ages shown reflect your earliest possible retirement age and the age when you first can receive an unreduced benefit (no age reduction because of age). The amounts shown reflect the benefit payable under the highest paid option - **paid for your life only**. At retirement you will be given other option choices to protect a beneficiary.

*We are currently unable to provide benefit projections on annual statements for alternate payees.*

**If you plan to retire within the next 12 months**, you must contact the Department of Employee Trust Funds for a retirement packet that includes an estimate and application form.